

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Greenbelt**

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In re: Case No.: **20-12460 – TJC** Chapter: **13**

**Angela Renee Brown**  
Debtor

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**NOTICE OF FILING OF PROOF OF CLAIM**

In accordance with Bankruptcy Rule 3004, notice is hereby given that on August 25, 2020, a proof of claim was filed by the debtor/trustee on behalf of U.S. Department of Education.

Dated: 8/31/20

Mark A. Neal, Clerk of Court  
by Deputy Clerk, Shanita Taylor

cc: Debtor – Angela Renee Brown  
Attorney for Debtor – Daniel M. Press, Esq.  
Case Trustee – Timothy P. Branigan, Esq.  
Creditor – U.S. Department of Education

## Fill in this information to identify the case:

Debtor 1 Angela Renee Brown

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: District of Maryland

Case number 20-12460

## Official Form 410

## Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

## Part 1: Identify the Claim

1. Who is the current creditor?	<u>U.S. Department of Education</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?  Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	<b>Where should notices to the creditor be sent?</b> <u>US Dept of Education FedLoan Servicing</u> Name <u>PO Box 69184</u> Number Street <u>Harrisburg PA 17106</u> City State ZIP Code Contact phone _____ Contact email _____ Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	<b>Where should payments to the creditor be sent? (if different)</b> <u>US Dept of Education FedLoan Servicing</u> Name <u>PO Box 790234</u> Number Street <u>St Louis MO 63179</u> City State ZIP Code Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on ____ / ____ / ____	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>4</u> <u>0</u> <u>8</u> <u>2</u>
7. How much is the claim?	\$ <u>46,633.98</u> . Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.  <u>Federal student loan</u>
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property.  <b>Nature of property:</b> <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____  <b>Basis for perfection:</b> _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)  <b>Value of property:</b> \$ _____ <b>Amount of the claim that is secured:</b> \$ _____ <b>Amount of the claim that is unsecured:</b> \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)  <b>Amount necessary to cure any default as of the date of the petition:</b> \$ _____  <b>Annual Interest Rate</b> (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. Check one:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$3,025\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

☐ Wages, salaries, or commissions (up to \$13,650\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.

Amount entitled to priority

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

**The person completing this proof of claim must sign and date it. FRBP 9011(b).**

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

**A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.**

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☒ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 08/25/2020  
MM / DD / YYYY

/s/ Daniel M Press

Signature

**Print the name of the person who is completing and signing this claim:**

Name Daniel M Press  
First name Middle name Last name

Title Attorney

Company Chung & Press P.C.  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 6718 Whittier Ave. Ste. 200  
Number Street

McLean VA 22101  
City State ZIP Code

Contact phone 703-734-3800 Email dpress@chung-press.com



MARCH 25, 2020



**U.S. Department of Education**  
Information about your federal student loan

P.O. Box 69184 Harrisburg, PA 17106-9184  
Toll-free 800-699-2908 • Int'l 717-720-1985  
Fax 717-720-1628 • TTY: Dial 711  
Monday-Friday 8am to 9pm ET  
**MyFedLoan.org**

#BWBBCT  
#R179 22P4 7903 26L8#  
DANIEL M PRESS  
6718 WHITTIER AVE STE 200  
MCLEAN VA 22101



RE: [REDACTED] 4082  
ANGELA BROWN  
1302 1ST ST  
ROCKVILLE MD 20850-1304

## WE SUSPENDED ACTIVITIES ON YOUR CLIENT'S ACCOUNT

### WHY WE ARE CONTACTING YOU

This letter confirms that we received notification that your client, ANGELA BROWN, filed for Chapter 13 bankruptcy protection. In response, we applied a forbearance period to the loans listed below. This forbearance covers previously billed amounts to ensure billing and collection activities cease during the bankruptcy process.

Repayment of the affected loans typically resumes after the bankruptcy case concludes. When we receive notice that the proceedings ended, any outstanding interest can capitalize, increasing the principal balance.

We will correspond directly with you for the duration of the bankruptcy filing. Please share this information with your client.

Loan Disbursed:	Loan Program:	Current Balance:
02/29/2016	DLSCNS	\$19,757.27
02/29/2016	DLUCNS	\$26,866.71

### ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Trustee payments are calculated at the beginning of the bankruptcy procedure. This account will continue to accrue interest after the bankruptcy petition is filed, and your client is still responsible for any interest or principal not satisfied by the trustee payments. For accurate pay-off information that includes the interest, your client may contact FedLoan Servicing at 800-699-2908.
- In accordance with amended law, Title 11 U.S.C., Section 523(a)(8), we assume that student loan debt cannot be discharged through bankruptcy proceedings unless the borrower proves undue hardship through an adversary proceeding.
- Payments are not required during the forbearance period. However, your client may choose to make payments at any time. We accept check or money order payments at: **Department of Education, FedLoan Servicing, PO Box 790234, St. Louis, MO 63179-0234** Your client's account or social security number must appear on the check or money order.

